

Largest New Jersey Chartered State Banks*
with Assets of \$500 Million Or More
(as of December 31, 2002)

Bank Name and City	Total Assets \$000s
Merrill Lynch Bank & Trust Co. -- Plainsboro	\$15,729,491
Hudson City Savings Bank -- Paramus	14,144,542
Hudson United Bank -- Mahwah	7,632,982
Investors Savings Bank -- Millburn	5,491,176
Trust Company of New Jersey -- Jersey City	4,413,500
The Provident -- Jersey City	3,919,208
United Trust Bank -- Bridgewater	2,863,903
Deutsche Bank Trust Company of NJ -- Jersey City	2,837,917
First Savings Bank -- Woodbridge	2,232,644
Commerce Bank North -- Ramsey	1,913,260
Spencer Savings Bank, SLA -- Garfield	1,291,072
Lakeland Bank -- Newfoundland	1,203,865
Boiling Springs Savings Bank -- Rutherford	1,120,348
Oritani Savings Bank -- Hackensack	938,390
Interchange State Bank -- Saddle Brook	936,332
Union County Savings Bank -- Elizabeth	873,707
Peapack Gladstone Bank -- Gladstone	851,417
Equity Bank -- Atco	716,932
Custodial Trust Company -- Princeton	674,396
Pamrapo Savings Bank, SLA -- Bayonne	588,619
NVE Bank -- Englewood	577,173
Somerset Savings Bank, SLA -- Bound Brook	574,012
Bessemer Trust Company -- Woodbridge Twp.	573,233
Clifton Savings Bank, SLA -- Clifton	562,166
NorCrown Bank -- Livingston	557,386
Haven Savings Bank -- Hoboken	552,897
The Bank	515,542
Total (27 Institutions)	\$74,286,110

Percentage of Total New Jersey Chartered Banking Assets: 84.9%

*Does not include national banks or federal thrifts located in New Jersey. Also excludes all other out-of-state institutions having offices in New Jersey.